

### **Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (currently amended) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments, said method comprising:

identifying a member behavior of members making installment payments which is desired for modification, and identifying a desired behavior goal for said members making installment payments;

identifying at least one selected member making installment payments as a candidate for an incentive program, the at least one selected member having the behavior pattern identified for modification the desired behavior goal to affect behavior;

providing a lender-based Internet webpage accessible to the at least one selected member, via a computer system, for on-line interactive communications between said selected member and said lender-based Internet webpage;

offering, on said lender-based Internet webpage, installment payment schedule information to said selected member;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program and notice of the incentive if the desired behavior goal is attained;

receiving an enrollment request from said selected member;

receiving identifier data and payment behavior data of the selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member payment behavior data;

calculating said non-cash award points according to a preprogrammed formula if said selected member qualifies for said non-cash award points; and issuing said non-cash award points to an account of the selected member if the selected member qualifies for said non-cash award points, wherein said non-cash award points are redeemable by the selected member for a non-cash award.

2. (previously presented) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments as recited in claim 1, said method further comprising the step of offering, on said lender-based Internet webpage, electronic installment payment capability to said selected member.

3. (currently amended) A lender-based method for redeeming incentive non-cash awards in an on-line incentive program, said method comprising the following:

implementing an on-line incentive program that issues non-cash award points to selected members who are making installment payments, wherein said non-cash award points are redeemable by said selected members for a non-cash award; identifying a member behavior of members making installment payments which is desired for modification, and identifying a desired behavior goal for said members making installment payments;

identifying at least one selected member making installment payments as a candidate for an incentive program, the at least one selected member having the behavior pattern identified for modification the desired behavior goal to affect behavior;

implementing a lender-based Internet webpage accessible, via a computer system, to at least one selected member of said on-line incentive program for on-line interactive communications between said selected member and said lender-based Internet webpage;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program;

receiving an enrollment request from said selected member and notice of the incentive if the desired behavior goal is attained;

receiving identifier data and payment behavior data of the selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member payment behavior data;

offering, at least one redeemable non-cash award available to said selected member for exchange of said non-cash award points; and  
permitting said selected member to initiate a process to receive said at least one redeemable non-cash award for exchange of said non-cash award points issued to said selected member through said on-line incentive program.

4. (currently amended) A computer readable medium comprising a plurality of instructions, which when executed by a computer, causes the computer to perform the following:

providing a lender-based Internet webpage accessible to at least one selected member, via a computer system, for on-line interactive communications between said selected member and said lender-based Internet webpage;

identifying a member behavior of members making installment payments which is desired for modification, and identifying a desired behavior goal for said members making installment payments;

identifying at least one selected member making installment payments as a candidate for an incentive program, the at least one selected member having the behavior pattern identified for modification the desired behavior goal ~~to affect behavior;~~

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program, and notice of the incentive if the desired behavior goal is attained;

receiving an enrollment request from said selected member;  
receiving identifier data and payment behavior data of the selected member;  
offering, on said lender-based Internet webpage, installment payment schedule information to said selected member;  
determining whether said selected member qualifies for one or more non-cash award points based on said selected member making one or more timely installment payments;  
calculating said non-cash award points according to a pre-programmed formula if said selected member qualifies for said non-cash award points; and  
issuing said non-cash award points to an account of said selected member if said selected member qualifies for said non-cash award points, wherein said non-cash award points are redeemable by said selected member for a non-cash award.

5. (previously presented) A computer readable medium as recited in claim 4, and further comprising the step of offering, on said lender-based Internet webpage, electronic installment payment capability to said selected member.

6. (currently amended) A computer readable medium comprising a plurality of instructions, which when executed by a computer, causes the computer to perform the following:

implementing an on-line incentive program that issues non-cash award points to selected members wherein said non-cash award points are redeemable by said selected member for a non-cash award;

identifying a member behavior of members making installment payments which is desired for modification, and identifying a desired behavior goal for said members making installment payments;

identifying at least one selected member making installment payments as a candidate for an incentive program, the at least one selected member having the behavior pattern identified for modification the desired behavior goal to affect behavior;

providing a lender-based Internet webpage accessible to at least one selected member, via a computer system, for on-line interactive communications between said selected member and said lender-based Internet webpage;

providing a pre-enrollment file identifier of the at least one selected member to the incentive program computer system;

providing said selected member notice of eligibility for the incentive program, and notice of the incentive if the desired behavior goal is attained;

receiving an enrollment request from said selected member;

receiving identifier data and payment behavior data of the selected member;

offering, on said lender-based Internet webpage, installment payment schedule information to said selected member;

determining whether said selected member qualifies for one or more non-cash award points based on said selected member making one or more timely installment payments;

calculating said non-cash award points according to a preprogrammed formula if said selected member qualifies for said non-cash award points; and

issuing said non-cash award points to an account of said selected member if said selected member qualifies for said non-cash award points, wherein said non-cash award points are redeemable by said selected member for a non-cash award.

7. (canceled).

8. (previously presented) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments as recited in claim 1, and further wherein the payment behavior data is one or more timely installment payments.

PLEASE ADD CLAIMS 9 and 10, AS FOLLOWS:

9. (new) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments as recited in claim 1, and further wherein the behavior of members making installment payments which is desired for modification is members making payments via

paper, and the desired behavior goal identified for said members making installment payments is to switch to making payments electronically.

10. (new) A lender-based method for implementing an on-line incentive program for selected members who are making installment payments as recited in claim 1, and further wherein the behavior of members making installment payments which is desired for modification is members specifically identified with past late payment behavior, and the desired behavior goal identified for said members making installment payments is to make payments timely.

11. (new) A computer readable medium comprising a plurality of instructions, which when executed by a computer as recited in claim 4, and further wherein the behavior of members making installment payments which is desired for modification is members making payments via paper, and the desired behavior goal identified for said members making installment payments is to switch to making payments electronically.



12. (new) A computer readable medium comprising a plurality of instructions, which when executed by a computer as recited in claim 4, and further wherein the behavior of members making installment payments which is desired for modification is members specifically identified with past late payment behavior, and the desired behavior goal identified for said members making installment payments is to make payments timely.